

**Information to identify the case:**

Debtor 1	<u>Rebecca J. Freeman</u>	Social Security number or ITIN	<b>xxx-xx-2996</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>14-21241-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rebecca J. Freeman  
aka Joanne Freeman

11/25/19

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Rebecca J. Freeman  
DebtorCase No. 14-21241-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: bsil  
Form ID: 3180WPage 1 of 2  
Total Noticed: 26

Date Rcvd: Nov 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2019.

db +Rebecca J. Freeman, 114 North Pacific Avenue, Pittsburgh, PA 15224-2441  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860

13869333 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Navient Solutions, Inc. on behalf of USA Funds,  
 Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)

13866107 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13866105 +City of Pittsburgh, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101

13866111 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,  
 Pittsburgh, PA 15219-6101

13823196 Duquesne Light Company, Bernstein Law Firm, PC, Ste 2200, Gulf Tower,  
 Pittsburgh, PA 15219

13823197 +Equitable Gas Company, 225 N. Shore Drive, Pittsburgh, PA 15212-5860  
 13823198 Greater Pittsburgh Cardiology, c/o Credit Collection/USA, 512 Monongahela,  
 Morgantown, WV 26506

14070451 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009

13866101 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,  
 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

13823201 +Pittsburgh Water and Sewer Authority, c/o Derek K. Koget, Esquire, 437 Grant St, 14th Fl,  
 Pittsburgh, PA 15219-6101

13823206 +Zoe Kollie, 114 N. Pacific Avenue, Pittsburgh, PA 15224-2441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 26 2019 03:49:34 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14880735 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 26 2019 03:49:10  
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961

13904148 +E-mail/Text: kbarkley@bernsteinlaw.com Nov 26 2019 03:50:04 Duquesne Light Company,  
 c/o Peter J. Ashcroft, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945

13823199 +EDI: MID8.COM Nov 26 2019 08:38:00 HSBC, c/o Midland Credit Management, 8875 Aero Drive,  
 San Diego, CA 92123-2251

13875884 EDI: JEFFERSONCAP.COM Nov 26 2019 08:38:00 Denovus Corporation Ltd,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

13875884 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 26 2019 03:49:49 Denovus Corporation Ltd,  
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

13823200 +EDI: CHASE.COM Nov 26 2019 08:38:00 JPMorgan Chase Bank, 7255 Baymeadows Way,  
 Jacksonville, FL 32256-6851

13896827 EDI: NAVIENTFKASMSERV.COM Nov 26 2019 08:38:00 Navient Solutions, Inc., P.O. Box 9640,  
 Wilkes-Barre, PA 18773-9640

13842403 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 26 2019 03:49:34  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

13823202 +EDI: NAVIENTFKASMSERV.COM Nov 26 2019 08:38:00 Sallie Mae, 220 Lasley Ave,  
 Wilkes Barre, PA 18706-1496

13823204 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 26 2019 03:49:39 U. S. Trustee's Office,  
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721

14808285 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Nov 26 2019 03:49:10  
 United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

13823205 +E-mail/Text: bdsupport@creditmanagementcompany.com Nov 26 2019 03:49:55 WPAHS WPH,  
 c/o Credit Management Co, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr City and School District of Pittsburgh  
 cr Great Lakes Higher Education Corporation  
 cr JPMORGAN CHASE BANK, N.A.  
 cr Jpmorgan Chase Bank, National Association  
 cr Pittsburgh Water & Sewer Authority  
 cr\* ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180  
 (address filed with court: GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961,  
 Madison, WI 53708)

13823203\* ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961  
 (address filed with court: Sallie Mae, Inc on behalf of USA Funds,  
 Attn Bankrupt. Lit. Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430)

TOTALS: 6, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-2

User: bsil  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. andygornall@latouflawfirm.com
Gary William Short	on behalf of Debtor	Rebecca J. Freeman garyshortlegal@gmail.com, gwshort@verizon.net
James Warmbrodt	on behalf of Creditor	JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor	Pittsburgh Water & Sewer Authority jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor	City and School District of Pittsburgh jhunt@grblaw.com, cnoroski@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor	Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
John P. Neblett	on behalf of Creditor	Great Lakes Higher Education Corporation jpn@neblettlaw.com, ll@neblettlaw.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor	Equitable Gas Bankruptcy Department sjw@sjwpggh.com, Equitablebankruptcy@peoples-gas.com; srk@sjwpggh.com
Thomas Song	on behalf of Creditor	Jpmorgan Chase Bank, National Association pawb@fedphe.com

TOTAL: 12